

RURAL BANK OF SILAY CITY, INC.

As of 30 June 2024

ASSETS

A S S E T S	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Cash and Cash Items	108000000000000000	750,510.94	928,034.74
Due from Bangko Sentral ng Pilipinas	105150000000000000	1,300,953.36	1,497,394.58
Due from Other Central Banks and Banks - Net	105220000000000000	23,199,003.14	30,551,503.45
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	1,798,568.22	1,798,568.22
Debt Securities at Amortized Cost - Net	195241000000000000	-	-
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	-	-
Loans and Receivables - Others	140150300000000000	37,753,267.87	33,398,018.63
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	-	-
Total Loan Portfolio (TLP) - Gross	499020000000000000	37,753,267.87	33,398,018.63
Allowance for Credit Losses 2/	499800000000000000	5,408,253.30	4,456,814.93
Total Loan Portfolio - Net	195400000000000000	32,345,014.57	28,941,203.70
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	3,463,584.12	3,579,537.90
Real and Other Properties Acquired - Net	195501000000000000	10,405,780.67	10,405,780.67
Sales Contract Receivables - Net	195451500000000000	669,271.77	684,491.44
Non-Current Assets Held for Sale	150150000000000000	-	-
Other Assets - Net	152500000000000000	2,950,361.65	3,095,320.76

Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1552500000000000000	-	-
TOTAL ASSETS	1000000000000000000	76,883,048.44	81,481,835.46

Liabilities and Stockholders' Equity

	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Liabilities			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2080000000000000000	-	-
Deposit Liabilities	2150000000000000000	57,787,156.65	58,670,761.09
Due to Other Banks	2200500000000000000	-	-
Bills Payable	2201000000000000000	-	-
BSP (Rediscounting and Other Advances)	2201000015000000000	-	-
Interbank Loans Payable	2201000020000000000	-	-
Other Borrowings, including Deposit Substitutes	2201000035000000000	-	-
Bonds Payable-Net	2952015000000000000	-	-
Unsecured Subordinated Debt - Net	2952020000000000000	-	-
Redeemable Preferred Shares	2202500000000000000	-	-
Other Liabilities	2402000000000000000	3,859,190.73	3,857,874.55
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000000	-	-
TOTAL LIABILITIES	2000000000000000000	61,646,347.38	62,528,635.64
Stockholders' Equity			
Capital Stock	3050000000000000000	8,109,000.00	8,109,000.00
Additional Paid-In Capital	3052000000000000000	535,135.90	535,135.90
Undivided Profits	3151500000000000000	- 6,945,895.02	- 3,229,396.26
Retained Earnings	3150000000000000000	13,538,460.18	13,538,460.18
Other Capital Accounts	3352000000000000000	-	-
Assigned Capital	3252000000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	3000000000000000000	15,236,701.06	18,953,199.82
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000000	76,883,048.44	81,481,835.46

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Guarantees Issued	405000000000000000	-	-
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	-	-
Commercial Letters of Credit	415000000000000000	-	-
Trade Related Guarantees	420000000000000000	-	-
Commitments	425000000000000000	-	-
Spot Foreign Exchange Contracts	430000000000000000	-	-
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	-	-
Others	440000000000000000	-	-
TOTAL CONTINGENT ACCOUNTS	400000000000000000	-	-

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	14.23	16.96
Net NPL Ratio	499151000000000000	1.62	5.59
Gross NPL Coverage Ratio	499152500000000000	100.69	78.70
Net NPL Coverage Ratio	499153000000000000	95.81	74.81
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	-	-
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	-	-
Ratio of DOSRI Loans to gross TLP	499451000000000000	-	-

Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	-	-
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	-	-
Net Stable Funding Ratio 4/	499551000000000000	-	-
Minimum Liquidity Ratio 5/	499551500000000000	44.76	56.81
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	-58%	-273%
Return on Assets	499351000000000000	-22%	-81%
Net Interest Margin	499351500000000000	9%	58%
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	16.30	19.49
Tier 1 Capital Ratio	499650501000000000	16.30	19.49
CAR	499650500500000000	16.60	19.73
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	-	-
Deferred Charges not yet Written Down	499700000000000000	-	-

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other

Ma. Teresa G. Garces

Treasurer

Jove I. Tapiador

President